

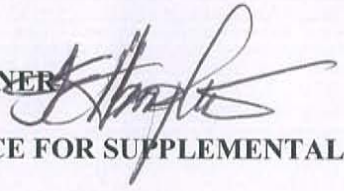
Government of the District of Columbia
Department of Insurance, Securities and Banking



Thomas E. Hampton
Commissioner

BULLETIN
06-IB-004-8/29

**TO: INSURERS AND OTHER ENTITIES LICENSED TO DO BUSINESS
IN THE DISTRICT OF COLUMBIA**

FROM: THOMAS E. HAMPTON, COMMISSIONER 

**RE: SUMMARY AND DISCLOSURE NOTICE FOR SUPPLEMENTAL
HEALTH POLICIES**

DATE: AUGUST 29, 2006 (Effective date of Bulletin 9/7/2006)

Health policies marketed as Supplemental Health Insurance are considered limited in their scope of benefit coverage. These policies may or may not have coverage for benefits mandated by law. Supplemental health insurance products may not be marketed as a substitute or replacement for traditional health insurance policies or health plans. The correct title for these products shall be titled **"Supplemental Only Policy."**

A Supplemental Only Policy is intended to supplement comprehensive major medical or comprehensive medical plans. A disclosure shall be required to ensure that Supplemental Only Policies shall not be issued unless an insured has an existing comprehensive major medical or comprehensive medical plan. **The application for a Supplemental Only Policy shall contain the following or substantially the same disclosure and the questions must be completed by the applicant:**

NOTICE: This Supplemental Only Policy may only be issued if a comprehensive major medical or comprehensive medical plan is in force. The company should be notified immediately if your comprehensive coverage is terminated.

1. Do you have a comprehensive medical policy? ☐ Yes ☐ No
If you answered No to Number 1, you are not eligible for a Supplemental Only Policy.

2. Do you understand most supplemental only policies may not pay full benefits if the comprehensive major medical or comprehensive medical plan is **not** in force?
☐ Yes ☐ No
3. Do you understand that this is a supplemental only policy and that the benefits provide under this policy may be limited? ☐ Yes ☐ No

If you have any questions concerning this bulletin, please contact Ms. Hazel Mosby, Insurance Examiner at (202) 442-7797, or by e-mail at hazel.mosby@dc.gov.